

Please Note: This report was completed with the following assumptions: Market Approach: **Fair Market Price** , Marketing Time: **Typical** . Important additional information relating to this report, including use and restrictions, is contained in an attached addendum which is an integral part of this report.

Address	533 Cricket Ridge Court, Duncan, SC 29334	Order ID	9205963	Property ID	35173520
Inspection Date	03/10/2024	Date of Report	03/10/2024		
Loan Number	55105	APN	5250024900		
Borrower Name	Catamount Properties 2018 LLC	County	Spartanburg		

Tracking IDs					
Order Tracking ID	3.8_CitiBPO_update	Tracking ID 1	3.8_CitiBPO_update		
Tracking ID 2	--	Tracking ID 3	--		

General Conditions

Owner	CATAMOUNT PROPERTIES 2018 LLC	Condition Comments	
R. E. Taxes	\$4,413	The home appeared to be in average to good condition for the age of the home at the time of the inspection with no notable repairs.	
Assessed Value	\$12,620		
Zoning Classification	Residential		
Property Type	SFR		
Occupancy	Vacant		
Secure?	Yes		
(doors are assumed to be locked.)			
Ownership Type	Fee Simple		
Property Condition	Good		
Estimated Exterior Repair Cost	\$0		
Estimated Interior Repair Cost	\$0		
Total Estimated Repair	\$0		
HOA	hoabrightfarms@gmail.com 555-555-5555		
Association Fees	\$165 / Year (Other: Street Lights)		
Visible From Street	Visible		
Road Type	Public		

Neighborhood & Market Data

Location Type	Suburban	Neighborhood Comments	
Local Economy	Stable	The homes in the neighborhood appeared to be in average to good condition for their age from the street view at the time of inspection. Due to not personally inspecting each of the properties up close this is only an estimation.	
Sales Prices in this Neighborhood	Low: \$52400 High: \$687000		
Market for this type of property	Decreased 5 % in the past 6 months.		
Normal Marketing Days	<90		

Current Listings

	Subject	Listing 1	Listing 2 *	Listing 3
Street Address	533 Cricket Ridge Court	2010 Silverwalk Court	2014 Silverwalk Court	1018 Silverbend Trail
City, State	Duncan, SC	Duncan, SC	Duncan, SC	Duncan, SC
Zip Code	29334	29334	29334	29334
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.47 ¹	1.46 ¹	1.52 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	\$	\$306,545	\$317,815	\$338,038
List Price \$	--	\$296,900	\$299,900	\$319,900
Original List Date		01/22/2024	02/26/2024	03/27/2023
DOM · Cumulative DOM	-- · --	48 · 48	13 · 13	230 · 349
Age (# of years)	5	0	0	1
Condition	Good	Excellent	Excellent	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,040	1,900	2,100	2,300
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3
Total Room #	8	9	8	10
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 1 Car	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.54 acres	0.21 acres	0.18 acres	0.28 acres
Other	--	--	--	--

* Listing 2 is the most comparable listing to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Current Listings - Cont.

Listing Comments Why the comparable listing is superior or inferior to the subject.

- Listing 1** 4BRs/2.5BAs, open-concept home in the new Wendover Village community. The Helen II is a gorgeous three bedroom, two and a half bath home that offers tons of storage space, private backyard, and beautiful finishes! This spacious kitchen is complete with stainless appliances, granite countertops. Relax on the large covered Patio with ceiling fan and enjoy the mature trees in your backyard. Main bedroom is conveniently located on the first floor with a generous walk-in closet. Master bath boasts beautiful granite countertop, double sinks and large stand up shower.
- Listing 2** NEW CONSTRUCTION!!! 3BRs/2.5BAs +Loft, an open concept home in the new Wendover Village community. The Crestfall II is a traditional yet efficient plan that invites you to come in from the moment you drive up and see the craftsman-style exterior that says "Welcome home!" Beautiful luxury vinyl plank flooring meets you at the front door and beckons you to explore all that this popular floor plan offers. The kitchen opens up into the dining and living area, with a large peninsula, 36" staggered maple cabinetry, recessed lights, granite countertops, a large walk-in pantry, and stainless steel appliances. The primary bedroom suite offers a large walk in closet off the bathroom which includes separate sink with granite vanity tops, a separate garden tub and stand up shower. This home also includes brushed nickel light fixtures, two tone paint, 2 car garage and extensive closet space throughout. Interested in a GreenSmart home? Live Green. Live Smart. This home includes a smart phone docking system connected to two Bluetooth built-in speakers, Honeywell's Lyric™ home automation system, tankless hot water heater, and programmable thermostat. Wendover Village qualifies for 100% USDA financing and is just a short minute drive to grocery/drug stores, restaurants, urgent care facilities, shopping, and dining. Quick and easy access to I-85 makes Downtown Greenville, GSP airport, the mountains, nearby lakes, and SC, NC, & GA beaches just a short drive away.
- Listing 3** NEW CONSTRUCTION home w/ an estimated completion date of September/October 2023. 5 BRs/3BAs w/ loft, open-concept home in the new Wendover Village community. The Bentcreek II is an efficient plan that invites you to come in from the moment you drive up and see the craftsman-style exterior that says "Welcome home!" Beautiful luxury vinyl plank flooring meets you at the front door and beckons you to explore all that this popular floor plan offers. The kitchen is a chef's delight and includes an island, white staggered cabinetry, recessed lights, granite countertops, a large walk-in pantry, and stainless steel appliances. The spacious master suite includes a tray ceiling, dual sinks with granite vanity tops, a separate garden tub and shower, and 2 walk-in-closets. This home also includes brushed nickel light fixtures, two tone paint, and extensive closet space throughout. Interested in a GreenSmart home? Live Green. Live Smart. This home includes a smart phone docking system connected to two Bluetooth built-in speakers, Honeywell's Lyric™ home automation system, tankless hot water heater, and programmable thermostat. Wendover Village qualifies for 100% USDA financing and is just a short minute drive to grocery/drug stores, restaurants, urgent care facilities, shopping and dining. Quick and easy access to I-85 makes Downtown Greenville, GSP airport, the mountains, nearby lakes, and SC, NC, & GA beaches just a short drive away.

Recent Sales

	Subject	Sold 1	Sold 2 *	Sold 3
Street Address	533 Cricket Ridge Court	1026 Silverbend Trail	1022 Silverbend Trail	1055 Silverbend Trail
City, State	Duncan, SC	Duncan, SC	Duncan, SC	Duncan, SC
Zip Code	29334	29334	29334	29334
Datasource	MLS	MLS	MLS	MLS
Miles to Subj.	--	1.52 ¹	1.52 ¹	1.50 ¹
Property Type	SFR	SFR	SFR	SFR
Original List Price \$	--	\$297,416	\$310,778	\$324,307
List Price \$	--	\$219,069	\$295,900	\$314,900
Sale Price \$	--	\$291,069	\$295,900	\$314,000
Type of Financing	--	Fha	Conventional	Conventional
Date of Sale	--	12/26/2023	02/12/2024	02/28/2024
DOM · Cumulative DOM	-- · --	232 · 264	265 · 321	93 · 113
Age (# of years)	5	1	1	1
Condition	Good	Good	Good	Good
Sales Type	--	Fair Market Value	Fair Market Value	Fair Market Value
Location	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
View	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential	Neutral ; Residential
Style/Design	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional	2 Stories Traditional
# Units	1	1	1	1
Living Sq. Feet	2,040	1,876	1,990	2,225
Bdrm · Bths · ½ Bths	3 · 2 · 1	4 · 2 · 1	3 · 2 · 1	5 · 3
Total Room #	8	9	8	20
Garage (Style/Stalls)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)	Attached 2 Car(s)
Basement (Yes/No)	No	No	No	No
Basement (% Fin)	0%	0%	0%	0%
Basement Sq. Ft.	--	--	--	--
Pool/Spa	--	--	--	--
Lot Size	0.54 acres	0.14 acres	0.15 acres	0.12 acres
Other	--	--	--	--
Net Adjustment	--	+\$16,512	+\$4,594	-\$3,003
Adjusted Price	--	\$307,581	\$300,494	\$310,997

* Sold 2 is the most comparable sale to the subject.

¹ Comp's "Miles to Subject" was calculated by the system.

² Comp's "Miles to Subject" provided by Real Estate Professional.

³ Subject \$/ft based upon as-is sale price.

Recent Sales - Cont.

Reasons for Adjustments Why the comparable sale is superior or inferior to the subject.

- Sold 1** The Harper II floor plan is a 4 bedroom, 2 full and 1 half bath house with an attached 2 car garage. Open floor plan with family, half bath, kitchen, dining and laundry on first floor. Upstairs you will find 4 bedrooms with 2 baths. Master suite has dual vanity with separate tub and shower with a large walk in closet. Imagine turning on your lights, adjust the thermostat, streaming music through your home, all from the touch of your phone, from anywhere. This is all possible through the Honeywell Lyric Touch Home Automation System.
- Sold 2** NEW CONSTRUCTION!!! 3BRs/2.5BAs +Loft, an open concept home in the new Wendover Village community. The Crestfall II is a traditional yet efficient plan that invites you to come in from the moment you drive up and see the craftsman-style exterior that says "Welcome home!" Beautiful luxury vinyl plank flooring meets you at the front door and beckons you to explore all that this popular floor plan offers. The kitchen opens up into the dining and living area, with a large peninsula, 36" staggered maple cabinetry, recessed lights, granite countertops, a large walk-in pantry, and stainless steel appliances. The primary bedroom suite offers a large walk in closet off the bathroom which includes separate sink with granite vanity tops, a separate garden tub and stand up shower. This home also includes brushed nickel light fixtures, two tone paint, 2 car garage and extensive closet space throughout. Interested in a GreenSmart home? Live Green. Live Smart. This home includes a smart phone docking system connected to two Bluetooth built-in speakers, Honeywell's Lyric™ home automation system, tankless hot water heater, and programmable thermostat. Wendover Village qualifies for 100% USDA financing and is just a short minute drive to grocery/drug stores, restaurants, urgent care facilities, shopping, and dining. Quick and easy access to I-85 makes Downtown Greenville, GSP airport, the mountains, nearby lakes, and SC, NC, & GA beaches just a short drive away.
- Sold 3** NEW CONSTRUCTION home w/ an estimated completion date of September/October 2023. 5 BRs/3BAs w/ loft, open-concept home in the new Wendover Village community. The Bentcreek II is an efficient plan that invites you to come in from the moment you drive up and see the craftsman-style exterior that says "Welcome home!" Beautiful luxury vinyl plank flooring meets you at the front door and beckons you to explore all that this popular floor plan offers. The kitchen is a chef's delight and includes an island, white staggered cabinetry, recessed lights, granite countertops, a large walk-in pantry, and stainless steel appliances. The spacious master suite includes a tray ceiling, dual sinks with granite vanity tops, a separate garden tub and shower, and 2 walk-in closets. This home also includes brushed nickel light fixtures, two tone paint, and extensive closet space throughout. Interested in a GreenSmart home? Live Green. Live Smart. This home includes a smart phone docking system connected to two Bluetooth built-in speakers, Honeywell's Lyric™ home automation system, tankless hot water heater, and programmable thermostat. Wendover Village qualifies for 100% USDA financing and is just a short minute drive to grocery/drug stores, restaurants, urgent care facilities, shopping and dining. Quick and easy access to I-85 makes Downtown Greenville, GSP airport, the mountains, nearby lakes, and SC, NC, & GA beaches just a short drive away.

Subject Sales & Listing History

Current Listing Status		Not Currently Listed		Listing History Comments			
Listing Agency/Firm				listed below			
Listing Agent Name							
Listing Agent Phone							
# of Removed Listings in Previous 12 Months		0					
# of Sales in Previous 12 Months		0					
Original List Date	Original List Price	Final List Date	Final List Price	Result	Result Date	Result Price	Source
03/09/2024	\$319,900	--	--	--	--	--	MLS

Marketing Strategy

	As Is Price	Repaired Price
Suggested List Price	\$310,000	\$310,000
Sales Price	\$305,000	\$305,000
30 Day Price	\$295,000	--
Comments Regarding Pricing Strategy		
<p>The home was priced based on the comps, condition, exterior viewing, and the local area. THIS IS NOT AN APPRAISAL. All information was pulled or obtained by using the tax records, mls, a supplied appraisal by the lender or by estimation. All information is considered accurate by extraordinary assumptions. This report is a Broker Price Opinion and in no way is to be used as a replacement of an appraisal or deemed to be an appraisal. This is only an opinion as I am only a Real Estate agent and not acting as an appraiser. This market analysis may not be used for the purposes of obtaining financing in a federally related transaction and I have presented the dollars for this property as PRICE, not VALUE. I am a licensed real estate Broker exempt from SC appraisal license law per SC Code 40-60-30. Rent values are only an estimate.</p>		

Clear Capital Quality Assurance Comments Addendum

Reviewer's Notes The broker's as-is conclusion reflects the market for the subject. Comps are within a reasonable distance, relatively current, and accurately reflect the subject's defining characteristics. Thus, the as-is conclusion appears to be adequately supported.

Subject Photos



Front



Front



Address Verification



Address Verification



Side



Side

Subject Photos



Street



Street



Street

Listing Photos

L1 2010 Silverwalk Court
Duncan, SC 29334



Front

L2 2014 Silverwalk Court
Duncan, SC 29334



Front

L3 1018 Silverbend Trail
Duncan, SC 29334



Front

Sales Photos

S1 1026 Silverbend Trail
Duncan, SC 29334



Front

S2 1022 Silverbend Trail
Duncan, SC 29334



Front

S3 1055 Silverbend Trail
Duncan, SC 29334



Front

ClearMaps Addendum

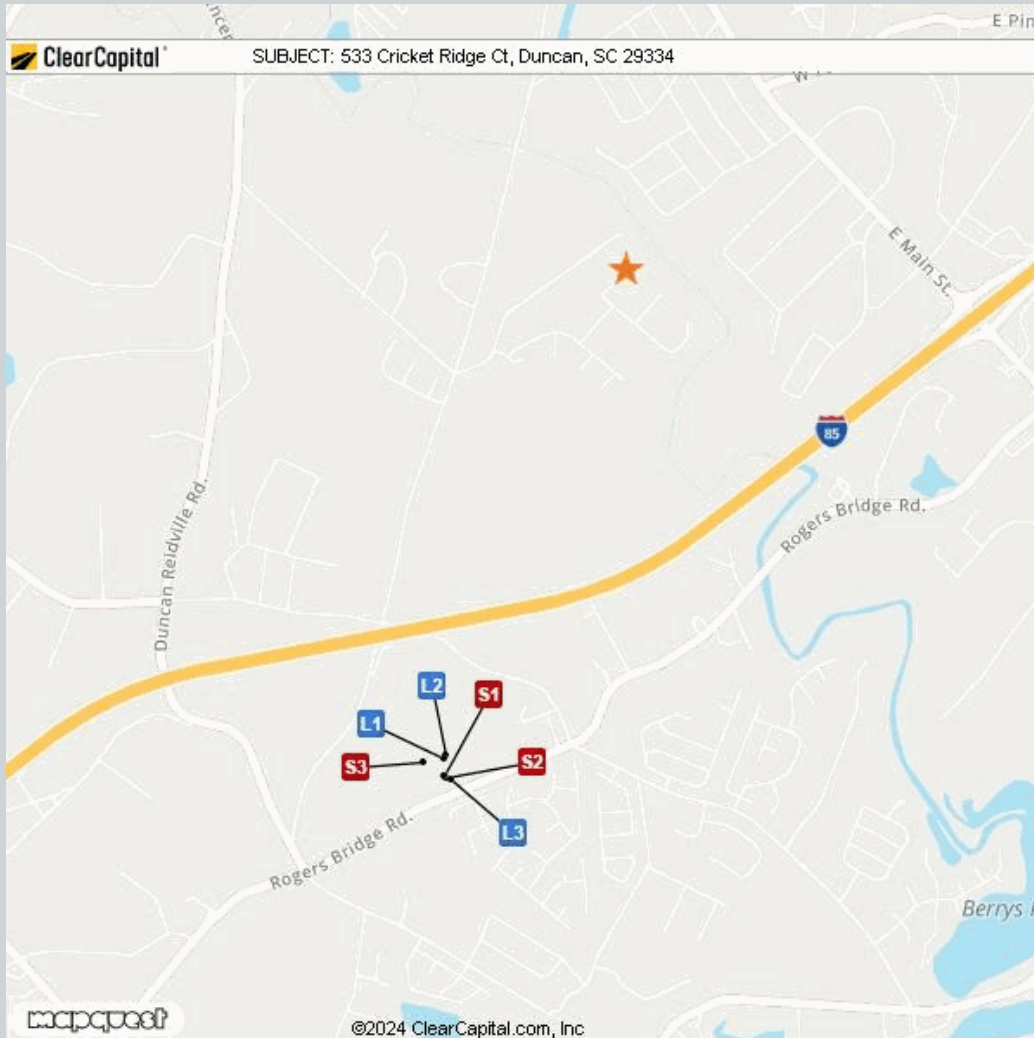
Address ★ 533 Cricket Ridge Court, Duncan, SC 29334

Loan Number 55105

Suggested List \$310,000

Suggested Repaired \$310,000

Sale \$305,000



Comparable	Address	Miles to Subject	Mapping Accuracy
★ Subject	533 Cricket Ridge Court, Duncan, SC 29334	--	Parcel Match
L1 Listing 1	2010 Silverwalk Court, Duncan, SC 29334	1.47 Miles ¹	Parcel Match
L2 Listing 2	2014 Silverwalk Court, Duncan, SC 29334	1.46 Miles ¹	Parcel Match
L3 Listing 3	1018 Silverbend Trail, Duncan, SC 29334	1.52 Miles ¹	Parcel Match
S1 Sold 1	1026 Silverbend Trail, Duncan, SC 29334	1.52 Miles ¹	Parcel Match
S2 Sold 2	1022 Silverbend Trail, Duncan, SC 29334	1.52 Miles ¹	Parcel Match
S3 Sold 3	1055 Silverbend Trail, Duncan, SC 29334	1.50 Miles ¹	Parcel Match

¹ The Comparable "Distance from Subject" value has been calculated by the Clear Capital system.

² The Comparable "Distance from Subject" value has been provided by the Real Estate Professional.

Addendum: Report Purpose

Market Approach and Market Time

The Market Approach of this report, as established by the customer, is: **Fair Market Price**. (See definition below.)

The Marketing Time as specified by the customer is **Typical**. (See definition below.)

Definitions:

Fair Market Price	A price at which the property would sell between a willing buyer and a willing seller neither being compelled by undue pressure and both having reasonable knowledge of relevant facts.
Distressed Price	A price at which the property would sell between a willing buyer and a seller acting under duress.
Marketing Time	The amount of time the property is exposed to a pool of prospective buyers before going into contract. The customer either specifies the number of days, requests a marketing time that is typical to the subject's market area and/or requests an abbreviated marketing time.
Typical for Local Market	The estimated time required to adequately expose the subject property to the market resulting in a contract of sale.

Addendum: Report Purpose - cont.

Report Instructions

This section shows the instructions that were approved by the customer and provided to the broker prior to completing the report.

Instructions last updated: 7/17/2017

Purpose:

Please determine a fair market price for this property at which it would sell in a typical marketing time for the area.

Customer Specific Requests:

If the property is commercial or mixed use, please stop and contact Clear Capital as soon as possible

Form Help:

There are blue question marks (?) throughout this form. These are designed to offer guidance for that particular section of the form. Please click on them for help.

Comparable Requirements:

1. Please use fair market comps from the same neighborhood, block or subdivision whenever possible.
2. Please only use REO comparables if the market is driven by REOs and they are comparable in characteristics and condition.
3. Please use comps that have closed in the past 3 months to show the current market conditions or comment in the report if this is not possible. In rapidly changing markets, active listing comps should be given equal or greater weight than sold comps in your analysis.

Standard Instructions:

1. Clear Capital Code Of Conduct - Please make sure that you are always abiding by the Clear Capital Code of Conduct when completing valuation reports.
2. If the subject is currently listed, please consider all available information pertaining to the subject's condition. This information should be utilized when developing the assumption of the subject's condition.
3. Use the subject characteristics provided in the report Grid (if preloaded) to evaluate the property. This information is from a full interior appraisal and is assumed to be most accurate. If your inspection reveals obvious inaccuracies, please explain in the narrative of the report.
4. Include sufficient detail to help our mutual customer gain a complete understanding of the subject's neighborhood such as neighborhood desirability, amenities, parks, schools, commercial or industrial influences, REO activity, traffic, board-up-homes, etc.
5. Do not approach occupants or owners.
6. If the subject is a Commercial property, contact Clear Capital immediately at 530-582-5011 for direction on how to proceed with the report.
7. Please do not accept if you or your office has completed a report on this property in the last month, are currently listing this property, or have any vested interest in the subject property.
8. Clear Capital does not allow any log ins from IP addresses from foreign countries. This includes, but is not limited to; data entry services, form completion services, etc. Also, it is against Clear Capital code of conduct to share your password with anyone who is not a W2 employee in your office.
9. Clear Capital and our mutual customers greatly appreciate your expertise. If you cannot personally inspect the property, select comparables, and determine a price for the subject, please do not accept this report. Per the standards and guidelines adopted by Clear Capital and other industry leaders, the use of assistants to complete any of the aforementioned tasks is not permitted.

Report Instructions - cont.

Due to the importance of an independent opinion of price, please do not discuss your price with anyone or be influenced by list price, pending offers, accept comp packets, repair estimates or the listing agent's opinion.

1. One current, original photo of the front of the subject 2. One address verification photo 3. One street scene photo looking down the street 4. MLS listing and sold comp photos required, please comment if no MLS.

Broker Information

Broker Name	Jeffrey Thompson	Company/Brokerage	Upstate Realty & Associates
License No	79692	Address	201 Misty Meadow Dr Greenville SC 29615
License Expiration	06/30/2024	License State	SC
Phone	8646313099	Email	jthompson8405@gmail.com
Broker Distance to Subject	10.24 miles	Date Signed	03/10/2024

By confirming the above contact and real estate license information and submitting the report, the above signed hereby certifies and agrees that: 1) I personally took the pictures, selected comparables, and determined the price conclusion. 2) To the best of my knowledge, the statements of fact contained in this report are true and correct. 3) The reported analyses, opinions, and conclusions are my personal, impartial, and unbiased professional analyses, opinions, and conclusions. 4) I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved. 5) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. 6) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined price point. 7) I did not base, either partially or completely, my analysis and/or opinion and conclusions in this report on race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law. 8) I maintain errors and omissions insurance, to the extent required by state law, for all liability associated with the preparation of this Report.

Disclaimer

This market analysis may not be used for the purposes of obtaining financing in a federally-related transaction.

Unless otherwise specifically agreed to in writing:

The intended purpose of this report is to assist the Clear Capital account holder in making decisions within the scope of applicable statutory and regulatory requirements and performing required due diligence. This document is provided solely for the use of the Clear Capital account holder and not any other party, is not intended as any guarantee of value and/or condition of the subject property and should not be relied on as such. In the event that this document is found to be defective, incorrect, negligently prepared or unfit for its authorized use, Clear Capital's sole liability shall be to promptly refund the total fee expended by the account holder for this report or to replace it at no charge to the account holder, but in no event shall Clear Capital be responsible to the account holder for any indirect or consequential damages whatsoever. This warranty is in lieu of all other warranties, express or implied, except where otherwise required by law. The account holder shall notify Clear Capital within thirty (30) days of this report's delivery to the account holder if it believes that this document is defective, incorrect, negligently prepared or unfit for its authorized use. Under no circumstances may Clear Capital forms or their contents be published, copied, replicated, or mimicked.